

No. 207

ABSTRACT OF REPORTS OF CONDITION OF MONTANA

State Banks
and
Trust Companies

•
National Banks
•

December 31, 1972



Harold Pitts.....	Director
Department of Business Regulation	
L. W. Alke.....	Administrator
Financial Division	
Frank J. Skufca....	Sr. Bank Examiner
George Schlosser.....	Examiner
Lynn Weaver.....	Examiner
K. Fred Reeves.....	Examiner
Lamar O'Brien.....	Examiner
J. Michael Washington.....	Examiner
Jon Weston Rhodes.....	Examiner
Douglas Lawrence.....	Examiner
Dennis De Vries.....	Examiner
John White.....	Examiner
Larry J. Fritz.....	Examiner
Jack Carpenter.....	Examiner

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1) Security Trust & Savings Bank (1) Valley State Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Security Bank & Trust Co. (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. **First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) ****Trust Corporation of Montana The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1)

Helena	Commerce Bank & Trust Co. (1) First Security Bank Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kallispell	Valley Bank of Kallispell
Laurel	The Yellowstone Bank (1) ***First Security Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	*First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank Missoula Bank of Montana
Phillipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valler	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank

*Opened April 3, 1972
 **Opened April 10, 1972
 ***Opened April 17, 1972
 ****Opened December 5, 1972

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank Montana National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana, N.A. Montana National Bank
Chinook	Western Bank of Chinook, N. A.

Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kallispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank United National
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank *Montana National Bank
Richey	Montana National Bank
Roundup	**Montana National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

Converted to National Charter:

*as of February 1, 1972
 (from First Security Bank)
 **as of February 1, 1972
 (from Miners and Merchants Bank)

**Aggregate Resources and Liabilities of (92) State Banks and 2) Trust Companies,
December 31, 1972 Compared with Reports of (91) State Banks and (1) Trust
Company, December 31, 1971**

RESOURCES:	December 31, 1972	December 31, 1971	Increase+ Decrease—
Cash and Banks	\$ 121,091,097.26	\$ 112,570,683.78	\$ 8,520,413.48+
U.S. Government Bonds	203,847,582.41	203,192,462.91	655,119.50+
Federal Agency Bonds	52,518,942.87	40,523,996.39	11,994,946.48+
State and Municipal Bonds ..	145,077,909.32	128,550,252.87	16,527,656.45+
Other Securities	10,313,771.10	4,744,211.19	5,569,559.91+
Federal Funds Sold	33,164,019.07	17,330,000.00	15,834,019.07+
Loans and Discounts	553,649,771.69	474,207,151.07	79,442,620.62+
Premises, Furn. and Fix	18,807,418.68	16,443,710.55	2,363,708.13+
Other Real Estate	668,270.58	1,039,271.16	371,000.58—
Other Assets	7,965,403.01	6,464,341.37	1,501,061.64+
	\$1,147,104,185.99	\$1,005,066,081.29	\$ 142,038,104.70+
		Increase	\$ 142,038,104.70+

LIABILITIES:

Demand Deposits of I.P.C.	\$ 340,006,584.61	\$ 294,581,051.36	\$ 45,425,533.25+
Time Deposits of I.P.C.	524,297,075.18	446,823,717.26	77,473,357.92+
U.S. Government Deposits	17,111,969.01	33,846,367.93	16,734,398.92—
Other Public Deposits	110,831,188.98	88,902,923.31	21,928,265.67+
Deposits of Comm'l. Banks	14,585,404.13	17,550,178.22	2,964,774.09—
Other Deposits	13,729,262.17	8,533,626.11	5,195,636.06+
Federal Funds Purchased	9,675,000.00	5,775,000.00	3,900,000.00+
Borrowed Funds	1,861,309.89	5,000.00	1,856,309.89+
Other Liabilities	23,948,330.23	26,206,738.72	2,258,408.49—
Reserves for Loan Losses	9,213,966.18	8,864,661.32	349,304.86+
Reserves on Securities	698,078.23	808,706.94	110,628.71—
Cap. Notes and Debentures ..	1,640,000.00	1,005,000.00	635,000.00+
Common Capital Stock	29,912,500.00	25,957,000.00	3,955,500.00+
Surplus	31,087,514.37	26,482,508.95	4,605,005.42+
Undivided Profits	18,016,638.85	19,246,154.01	1,229,515.16—
Capital Reserves	489,364.16	477,447.16	11,917.00+
	\$1,147,104,185.99	\$1,005,066,081.29	\$ 142,038,104.70+
		Increase	\$ 142,038,104.70+

Grand Total—ALL BANKS
IN MONTANA\$2,442,395,614.36 \$2,117,244,496.84 \$ 325,151,117.52+

**Aggregate Resources and Liabilities of (54) National Banks in Montana,
December 31, 1972 Compared with Reports of (52) National Banks,
December 31, 1971***

RESOURCES:	December 31, 1972	December 31, 1971	Increase+ Decrease—
Cash and Banks	\$ 143,919,244.16	\$ 129,157,788.40	\$ 14,761,455.76+
U.S. Government Bonds	177,208,056.95	179,614,590.12	2,406,533.17—
Federal Agency Bonds	36,433,589.58	27,131,968.81	9,301,620.77+
State and Municipal Bonds ..	169,216,721.06	144,525,504.58	24,691,216.48+
Other Securities	3,269,873.70	3,001,221.57	268,652.13+
Federal Funds Sold	50,119,501.07	31,025,000.00	19,094,501.07+
Loans and Discounts	679,065,148.17	565,668,650.82	113,396,497.35+
Premises, Furn. and Fix.	22,831,128.24	21,585,974.92	1,245,153.32+
Other Real Estate	815,119.94	684,737.62	130,382.32+
Other Assets	12,413,045.50	9,782,978.71	2,630,066.79+
	\$1,295,291,428.37	\$1,112,178,415.55	\$ 183,113,012.82+
		Increase	\$ 183,113,012.82+

LIABILITIES:

Demand Deposits of I.P.C.	\$ 361,739,944.18	\$ 304,601,509.32	\$ 57,138,434.86+
Time Deposits of I.P.C.	618,466,258.38	532,334,850.06	86,131,408.32+
U.S. Government Deposits	20,033,088.70	37,657,367.58	17,624,278.88—
Other Public Deposits	104,570,311.33	74,559,497.56	30,010,813.77+
Deposits of Comm'l. Banks	19,075,449.76	20,716,625.95	1,641,176.19—
Other Deposits	12,840,994.51	8,675,245.03	4,165,749.48+
Federal Funds Purchased	24,657,291.54	14,599,000.00	10,058,291.54+
Borrowed Funds	550,000.00	— 0 —	550,000.00+
Other Liabilities	42,209,072.88	38,554,130.09	3,654,942.79+
Reserves for Loan Losses	10,901,822.06	9,927,654.72	974,167.34+
Reserves on Securities	466,000.00	1,240,172.00	774,172.00—
Cap. Notes and Debentures ..	5,150,000.00	3,600,000.00	1,550,000.00+
Common Capital Stock	27,672,200.00	24,857,200.00	2,815,000.00+
Surplus	27,984,298.12	25,145,490.00	2,838,808.12+
Undivided Profits	17,546,531.85	15,490,154.10	2,056,377.75+
Capital Reserves	1,428,165.06	219,519.14	1,208,645.92+
	\$1,295,291,428.37	\$1,112,178,415.55	\$ 183,113,012.82+
		Increase	\$ 183,113,012.82+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	December 31, 1972	December 31, 1971
Loans as Percentage of Total Assets	48.27%	47.18%
Loans as Percentage of Total Deposits	54.25	53.27
Capital and Reserve a/c's as Percentage of Total Assets	7.94	8.24
Capital and Reserve a/c's as Percentage of Total Deposits	8.92	9.31
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	31.84	35.47
Time Deposits as Percentage of Total Deposits I.P.C.	60.66	60.27
Demand Deposits as Percentage of Total Deposits I.P.C.	39.34	39.73

NATIONAL BANKS	December 31, 1972	December 31, 1971
Loans as Percentage of Total Assets	52.43%	50.86%
Loans as Percentage of Total Deposits	59.74	57.81
Capital and Reserve a/c's as Percentage of Total Assets	7.04	7.24
Capital and Reserve a/c's as Percentage of Total Deposits	8.02	8.22
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	28.25	31.55
Time Deposits as Percentage of Total Deposits I.P.C.	63.10	63.61
Demand Deposits as Percentage of Total Deposits I.P.C.	36.90	36.39

*Data relating to National Banks obtained through the cooperation of Helena Branch,
Federal Reserve Bank of Minneapolis.